COMMISSIONER FOR PATENTS

P.O. Box 1450

'Alexandria, Virginia 22313-1450

Sir:

"EXPRESS MAIL" MAILING LABEL NUMBER EL 977162959 US

DATE OF DEPOSIT: FEBRUARY 27, 2004

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE "EXPRESS MAIL POST OFFICE TO ADDRESSEE" SERVICE UNDER 37 CFR 1.10 ON THE DATE INDICATED ABOVE AND IS ADDRESSED TO: COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA,

patent application of

Transmitted herewith for filing is the

Inventor:

Philip Spalding

For:

SYSTEM FOR FACILITATING SETTLEMENT TRANSACTIONS

Enclosed are:

Declaration/Power of Attorney [X]

[X] 9 Sheets of Drawings

[X] 30 Page Specification

[X] 1 Page Abstract

[X] Non-publication request

The applicant is a **SMALL ENTITY**.

The applicant requests NON-PUBLICATION OF APPLICATION.

The filing fee has been calculated as shown below:

FOR:	Column 1 NO. FILED	Column 2 NO. EXTRA	SMALL ENTITY RATE	SMALL ENTITY FEE	LARGE ENTITY RATE	LARGE ENTITY FEE
BASIC FEE				\$385.00		,
TOTAL CLAIMS	14					
INDEP'T CLAIMS	1					
TOTAL	:_			\$385.00		

A credit card authorization in the amount of \$385 to cover the filing [X] fee.

Respectfully submitted,

Dated: February 27, 2004

Thomas M. Freiburger

Reg. No. 27,063

P.O. Box 1026

Tiburon, California 94920

(415) 435-0240

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

LIFE SETTLEMENT TRANSACTIONS)

Hon. Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

REQUEST FOR NON-PUBLICATION OF PATENT APPLICATION UNDER 37 CFR § 1.213

The applicant requests that this application **not** be published under 35 USC 122(d).

The invention disclosed in this application has not been and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing. This non-publication request is submitted and signed by the attorney of record, representing the applicant.

Respectfully submitted,

Dated: February 27, 2004

Thomas M. Freiburger

Reg. No. 27,06\$

P.O. BOX 1026

Tiburon, Califorhia 94920

415-435-0240